

*Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section*

KANAWHA INSURANCE COMPANY

<i>Policy Form</i>	<i>Explanation</i>
80650 1/97	State experience has been worse than expected.
80650 1/97	State experience has been worse than expected.
80650 4/94, 12/94	State experience has been worse than expected.
80650 4/94, 12/94	State experience has been worse than expected.
80880 1/98	State experience has been worse than expected.
80880 1/98	State experience has been worse than expected.
82000 1/01	State experience has been worse than expected.
82000 1/01	State experience has been worse than expected.
82120 9/01	State experience has been worse than expected.
82120 9/01	State experience has been worse than expected.